HUD’s mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.

HUD’s Field Office, located in Downtown Newark, is responsible for administering and monitoring HUD programs throughout the 21 counties and 565 municipalities in the State of New Jersey.

The Newark Office is a full-service office, providing all of HUD’s major programs: Public and Indian Housing (PIH), Community Planning and Development (CPD), Multifamily Housing, Fair Housing and Equal Opportunity (FHEO), the Office of General Counsel (OGC), and additional functions.
The Office of Field Policy and Management (FPM) is your first contact for services and information. We strive to meet the needs of our customers and make a positive difference in their lives. The regional and field offices communicate the priorities and policies of the Secretary and develop community relationships that ensure the success of the Secretary’s initiatives and special projects. FPM addresses program delivery issues and determines program impacts. The Office is instrumental in providing operational feedback that influences program design and Departmental policy making.

Advance Secretarial Initiatives and HUD's Strategic Goals
FPM implements statewide efforts to advance Secretarial initiatives and strategic goals of the Department.

Primary Point of Contact for the Department in the Field
FPM builds and maintains collaborations with local governments, elected officials, industry groups, media, and the general public to address housing priorities.

Outreach and Engagements
FPM aligns local decision-making with HUD programs and initiatives, including: Economic Opportunity, Disaster Support and Resiliency, and Davis Bacon Labor Standards.

HUD Allocated Millions in Coronavirus Relief Funds to New Jersey
New Jersey has received relief funds through:

- Community Development Block Grant (CDBG)
- Emergency Solutions Grants (ESG)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Fair Housing Assistance Program (FHAP)
- Public Housing Authorities (PHAs)

For more information and updates on HUD Coronavirus Resources
The Office of Community Planning and Development (CPD) seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low and moderate income persons. The primary means towards this end is the development of partnerships among all levels of government and the private sector, including for-profit and non-profit organizations.

CPD Programs include:

- Community Development Block Grant (CDBG) Program
- Emergency Solutions Grants (ESG) Program
- HOME Investment Partnerships Program (HOME)
- Housing Opportunities for Persons With AIDS (HOPWA) Program

The Office of Fair Housing and Equal Opportunity (FHEO) works to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.

If you believe your rights may have been violated, we encourage you to submit a complaint with FHEO. Because there are time limits on when a complaint can be filed with HUD after an alleged violation, you should submit a complaint as soon as possible.

For More Information on Filing a Fair Housing Discrimination Complaint

The Fair Housing Act prohibits discrimination in housing because of:

- Race, Color, National Origin, Religion, Sex, Familial Status, Disability, Sexual Orientation, and Gender Identity

Fair Housing Assistance Program (FHAP)

Through the Fair Housing Assistance Program (FHAP), HUD funds state and local agencies that administer fair housing laws that HUD has determined to be substantially equivalent to the Fair Housing Act.

State of New Jersey Division on Civil Rights is the State Agency in New Jersey participating in FHAP.

Fair Housing Initiatives Program (FHIP)

Fair housing organizations and other non-profits that receive funding through the Fair Housing Initiatives Program (FHIP) assist people who believe they have been victims of housing discrimination.

Search FHIP Organizations in New Jersey
**OFFICE OF HOUSING**

The **Office of Housing** oversees the Federal Housing Administration (FHA), the largest mortgage insurer in the world. HUD’s Multifamily programs provide mortgage insurance to HUD-approved lenders to facilitate the construction, substantial rehabilitation, purchase and refinancing of multifamily housing projects. HUD’s Single Family programs include mortgage insurance on loans to purchase new or existing homes, condominiums, manufactured housing, houses needing rehabilitation, and for reverse equity mortgages to elderly homeowners.

**Office of Housing Programs include:**

- Housing Counseling
- Multifamily Housing
- Single Family Housing

The **Rental Assistance Demonstration Program (RAD)** allows proven financing tools to be applied to at-risk public and assisted housing under two components: RAD for PHAs and RAD for Multifamily.

For more information on the RAD Program

**OFFICE OF PUBLIC AND INDIAN HOUSING**

The **Office of Public and Indian Housing (PIH)** oversees and monitors a range of programs for low-income households. Its three major business areas include the Housing Choice Voucher (HCV) program, Public Housing program, and Native American programs.

**Public housing** was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. HUD administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford.

For more information on Public Housing Programs

**Housing Counseling**

HUD provides support to a nationwide network of Housing Counseling Agencies (HCA) and counselors. HCAs are trained and approved to provide tools to current and prospective homeowners, renters so that they can make responsible choices to address their housing needs in light of their financial situations.

Contact a [HUD Approved Housing Counseling Agency in New Jersey](https://www.hud.gov/offices/psp/housingcounseling) or Call HUD’s interactive voice system at (800) 569-4287.

**Multifamily Housing** supports the development, rehabilitation and maintenance of multiple-unit affordable housing through FHA mortgage insurance programs. HUD provides capital grants to nonprofits for the construction and support of affordable housing for the elderly and persons with disabilities. Multifamily Housing Programs include:

- Project-Based Rental Assistance (PBRA)
- Housing for Persons with Disabilities (Section 811)
- Housing for the Elderly (Section 202)

**HUD Homeownership Centers** insure single family FHA mortgages, assure FHA mortgage quality, and oversee the selling of HUD homes. The Philadelphia Homeownership Center (PAHOC) serves multiple states, including New Jersey.

**Housing Choice Vouchers Program** allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from HUD to administer the voucher program.

HCV Program Vouchers and Services include:

- Family Unification Program (FUP)
- Foster Youth to Independence (FYI) initiative
- Mainstream vouchers to assist non-elderly persons with disabilities
- HUD-Veterans Affairs Supportive Housing (HUD-VASH)
- Family Self-Sufficiency (FSS)

For more information and overview of the Housing Choice Vouchers Program
Highlights of HUD in New Jersey

HUD Allocated Over $310 Million in Coronavirus Relief Funds to New Jersey

Nearly $161 Million in Community Development Block Grant (CDBG)  
Nearly $84 Million in Emergency Solutions Grants (ESG)  
Over $1.8 Million in Housing Opportunities for Persons With AIDS (HOPWA)  
Nearly $112,000 in Fair Housing Assistance Program (FHAP)  
Over $63 Million to Public Housing Authorities (PHAs)

FHA eviction and foreclosure moratorium has been extended until June 30, 2021

For more information on CPD COVID-19 Grantee Guidance, including CDBG, HOME, ESG, HOPWA

For more information on Public Housing Agencies Coronavirus Resources, including PIH Notices, FAQs

For more information and updates on HUD Coronavirus Resources

Continuum of Care (CoC)

HUD awarded $52,486,276 Continuum of Care (CoC) grant funding to 218 state and local programs in New Jersey. The grant funding renews grants for existing programs designed to assist individuals and families experiencing homelessness. For more information on CoC.

Press Release on January 29, 2021

Community Development Block Grant (CDBG)

CDBG program provides annual grants to entitlement communities (including cities, townships, boroughs), entitlement counties, and the State for non-entitlement areas throughout New Jersey. For more information on CDBG Contacts in New Jersey

Opportunity Zones

Throughout 75 municipalities in New Jersey, 169 census tracts are designated as Qualified Opportunity Zones. The incentive is designed to spur economic development and job creation in distressed communities. For more information on OZ Community Toolkit and Resources

ConnectHomeUSA Communities

6 PHAs in New Jersey participate in the program to narrow the digital divide for residents living in HUD-assisted housing. For more information on ConnectHomeUSA

Lead Hazard Control and Healthy Homes

5 High Impact Neighborhoods Jurisdictions and 25 Highest Lead-Based Paint Abatement Needs Jurisdictions were identified in FY2020 to address lead-based paint hazards in New Jersey’s housing stock. For more information on Lead-Based Paint and Lead Hazard Reduction

HUD Approved Housing Counseling Agencies provide counseling services on buying a home, renting, defaults, foreclosures, and credit issues. Contact a HUD Approved Housing Counseling Agency in New Jersey

New Jersey PHAs

New Jersey PHAs converted 58 projects covering 7,593 housing units under the Rental Assistance Demonstration (RAD) Program.

For more details and contact information of PHAs in New Jersey.

Press Release on January 29, 2021